

<i>SERFF Tracking Number:</i>	<i>LSVX-126452338</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAbLe Life</i>	<i>State Tracking Number:</i>	<i>44544</i>
<i>Company Tracking Number:</i>	<i>UL AR0009401R01</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Universal Life Interest Crediting Rates, UL</i>		
<i>Project Name/Number:</i>	<i>Universal Life Interest Crediting Rates, UL/UL AR0009401R01</i>		

Filing at a Glance

Company: USAbLe Life

Product Name: Universal Life Interest Crediting Rates, UL
 SERFF Tr Num: LSVX-126452338 State: Arkansas

TOI: L06I Individual Life - Variable SERFF Status: Closed-Accepted State Tr Num: 44544

For Informational Purposes

Sub-TOI: L06I.002 Single Life - Flexible
 Premium

Co Tr Num: UL AR0009401R01

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: SPI Life and Specialty
 Ventures

Disposition Date: 01/14/2010

Date Submitted: 01/12/2010

Disposition Status: Accepted For
 Informational Purposes

Implementation Date Requested: 03/15/2010

Implementation Date:

State Filing Description:

General Information

Project Name: Universal Life Interest Crediting Rates, UL

Project Number: UL AR0009401R01

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/14/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/14/2010

Created By: SPI Life and Specialty Ventures

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: SPI Life and Specialty Ventures

Filing Description:

We are filing for your information a decrease in the Universal Life Interest Crediting Rate for the policy listed above. The current interest crediting rate is 4.5% and we are decreasing it to 4.0%. The proposed effective date is March 15, 2010.

Pursuant to Bulletin No. 11-83, we have attached the following form: Exhibit A - Consent to Submit Rates and/or Cost Bases for Approval. The above effective date should fulfill the requirement of 60 days notice as found in Exhibit A.

<i>SERFF Tracking Number:</i>	<i>LSVX-126452338</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Universal Life Interest Crediting Rates, UL/UL AR0009401R01</i>		

Nothing in the actuarial memorandum has been changed; therefore, we are not including it with this submission.

It is our understanding that no filing fee is required; therefore, none has been submitted. If you have any questions or comments, please call me at (800) 648-0271 ext. 8877. We thank you in advance for your immediate attention.

Company and Contact

Filing Contact Information

Rob Wittenburg, Product Automation and Compliance Analyst PO Box 1650 Little Rock, AR 72203-1650	rwittenburg@usablelife.com 501-212-8877 [Phone] 8877 [Ext] 501-235-8484 [FAX]
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Filing Company Information

USable Life PO Box 1650 Little Rock, AR 72203-1650	CoCode: 94358 Group Code: 876 Group Name: Life and Speciality Ventures (LSV) FEIN Number: 71-0505232	State of Domicile: Arkansas Company Type: Life & Health State ID Number:
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(501) 375-7200 ext. [Phone]

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USable Life	\$0.00	01/12/2010	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		01/14/2010	01/14/2010

SERFF Tracking Number:	LSVX-126452338	State:	Arkansas
Filing Company:	USable Life	State Tracking Number:	44544
Company Tracking Number:	UL AR0009401R01		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.002 Single Life - Flexible Premium
Product Name:	Universal Life Interest Crediting Rates, UL		
Project Name/Number:	Universal Life Interest Crediting Rates, UL/UL AR0009401R01		

Disposition

Disposition Date: 01/14/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
USable Life	%	%	\$		\$	%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Supporting Document	Exhibit A - Consent to Submit Rates and/or Cost Bases for Approval		Yes

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Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	%
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
USAbLe Life	%	%				%	%

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not a form filing.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not a form filing.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Actuarial Memo		
Bypass Reason:	Previously approved. No change in the actuarial memorandum or rates; therefore, no actuarial memorandum is required.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment:			
Cover Letter.PDF			
		Item Status:	Status Date:
Satisfied - Item:	Exhibit A - Consent to Submit Rates and/or Cost Bases for Approval		
Comments:			
Attachment:			

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Exhibit A - Consent to Submit Rates and_or Cost Bases for Approval.PDF



January 12, 2010

Linda Bird
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Re: Universal Life Policy Interest Crediting Rate Revision
Affected Form Number: UL-POL (10-89)
NAIC # 94358-876 FEIN # 71-0505232

Dear Mrs. Bird:

We are filing for your information a decrease in the Universal Life Interest Crediting Rate for the policy listed above. The current interest crediting rate is 4.5% and we are decreasing it to 4.0%. The proposed effective date is March 15, 2010.

Pursuant to Bulletin No. 11-83, we have attached the following form: Exhibit A – Consent to Submit Rates and/or Cost Bases for Approval. The above effective date should fulfill the requirement of 60 days notice as found in Exhibit A.

Nothing in the actuarial memorandum has been changed; therefore, we are not including it with this submission.

It is our understanding that no filing fee is required; therefore, none has been submitted. If you have any questions or comments, please call me at (800) 648-0271 ext. 8877. We thank you in advance for your immediate attention.

Sincerely,

A handwritten signature in black ink, reading 'John R. Wittenburg II'.

Rob Wittenburg, FLMI, AIRC
Regulatory Resource Analyst
rwittenburg@usablelife.com

Enclosures

EXHIBIT A (REVISED)

CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL

The USAbLe Life ("Company") of
(Company Name)
Little Rock, Arkansas does hereby consent
(City and State)

and agree

- A) that all premium rates and/or cost bases both "maximum" and "current or projected", used in relation to policy form number UL-POL (10-89) must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

or

- B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

USAbLe Life

(Company Name)

By Zane A. Chrisman

(Name)

Regulatory Counsel

(Title or Position)